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Fax

Date: June 29, 2004

To: Office of Initial Patent
Examination

Fax #: 703-746-4080

Confirm#:

Client Matter#: 18999-901

From: Kevin A. Oliver

Sender's Number: 1241

User #: 6674

Total Pages Sent (Including Cover Sheet):

13

Office: Boston

Message

Re: U.S. Application No. 10/811,779
Filed March 29, 2004
Title: Systems and Methods for Computing Cash Flows
Attorney Docket No. EYD-009.01

Dear Sir/Madam:

Please find enclosed, subject to a facsimile of transmission dated June 29, 2004 to the above FAX number, the following:

- 1) Response to Notice to File Missing Parts (1 page);
- 2) (Copy of) Notice to File Missing Parts of Nonprovisional Application (2 pages);
- 3) Executed Declaration and Power of Attorney for Patent Application (3 pages);
- 4) Fee Transmittal for FY 2004 (in duplicate) (2 pages);
- 5) Request for Change in Docket Number (1 page);
- 6) Request for Early Publication (in duplicate) (2 pages); and
- 7) Certificate of Transmission under 37 CFR 1.8 (1 page).

Kevin A. Oliver
Reg. No. 42,049

IMPORTANT - PLEASE READ

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PATENTS
EYD-009.01**DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION**

As a below-named inventor, I hereby declare that:

My residence, post-office address, and citizenship are as stated below next to my name.

I believe I am an original, first, and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEMS AND METHODS FOR COMPUTING CASH FLOWS, the specification of which was filed on March 29, 2004, and accorded Serial Number 10/811,779.

I hereby state that I have reviewed and understand the contents of the above-identified application specification, including the claims, as amended by any amendment specifically referred to herein.

I acknowledge the duty to disclose all information known to me that is material to patentability in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

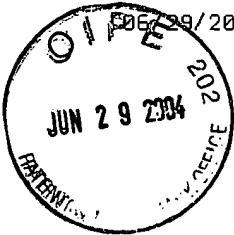
None

I hereby claim foreign priority benefits under Title 35, United States Code §119(a)-(d) or (f), or §365(b), of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s), or §365(a) of any PCT international application that designated at least one country other than the United States of America, listed below:

None

I have also identified below any foreign application for patent or inventor's certificate filed by me on the same subject matter having a filing date before that of the application on which priority is claimed:

None

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I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below, and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information that is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 that became available between the filing date of the prior application and the national or PCT international filing date of this application.

None

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I hereby appoint the attorneys and agents at **Customer Number 25181** jointly, and each of them severally, my attorneys and attorney, with full power of substitution, delegation, and revocation, to prosecute this application, to make alterations and amendments therein, to receive the patent, and to transact all business in the Patent and Trademark Office connected therewith. Please direct all telephone calls to Kevin A. Oliver at (617) 832-1241. Please address all correspondence to Patent Group, Foley Hoag LLP, 155 Seaport Blvd., Boston, MA 02210-2600.

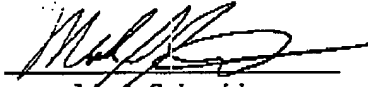
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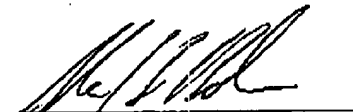
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